

Information to identify the case:

Debtor 1	Mark Darrin Nelson	Social Security number or ITIN	xxx-xx-6958
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-19368-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Darrin Nelson

8/8/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mark Darrin Nelson
 Debtor

Case No. 15-19368-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db
 515519152 +Mark Darrin Nelson, 23 Desoto Avenue, Villas, NJ 08251-2820
 515771433 Arcadia Recovery Bureau, P.O. Box 70256, Phila., PA 19176
 515519156 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 515546242 +C & R Of Northfield, P.O. Box 35, 201 Tilton Road, Northfield, NJ 08225-1247
 515519157 +Cape Cardiology Assoc &, Cape Regional Physicians Assoc,
 Collections & Recoveries Pleasantville I, PO Box 35, Northfield, NJ 08225-0035
 +Cape Emergency Phys., c/o Michael Harrison, Esq., 3155 St. Rt. 10-Ste 214,
 Denville, NJ 07834-3430
 515519159 +Cape Regional, Physicians Associates, P.O. Box 593, C. M. C. H., NJ 08210-0593
 515519161 +Christopher Odogbill, Esq., Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 515519163 Discover Financial Serv., P.O. Box 16316, Wilmington, DE 19850
 515743866 +EverBank, 301 West Bay Street, Jacksonville, Florida 32202-5180
 515519164 +Everhome Mortgage Co., 301 W. Bay Street, Jacksonville, FL 32202-5103
 515519167 +G C Services, 6330 Gulfton Street, Suite 400, Houston, TX 77081-1108
 515519169 +Lower Township MUA, 2900 Bayshore Road, Villas, NJ 08251-1200
 515519168 +Lower Township Tax Collector, 2600 Bayshore Road, Villas, NJ 08251-1300
 515911271 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 515637214 +PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100,
 Woodland Hills, California 91364-6207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 23:34:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2018 23:34:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515519154 EDI: BANKAMER.COM Aug 09 2018 03:08:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998
 515519153 +EDI: BANKAMER.COM Aug 09 2018 03:08:00 Bank of America, 1800 Tapo Canyon Rd.,
 Simi Valley, CA 93063-6712
 515776892 +EDI: BANKAMER.COM Aug 09 2018 03:08:00 Bank of America, N.A., P.O. Box 5170,
 Simi Valley, CA. 93062-5170
 515533326 EDI: RESURGENT.COM Aug 09 2018 03:08:00 CACH, LLC, PO Box 10587,
 Greenville, SC 29603-0587
 515519158 +E-mail/Text: lriley@caperegional.com Aug 08 2018 23:33:33 Cape Regional, Medical Center,
 2 Stone Harbor Blvd., C.M.C.H., NJ 08210-2138
 515519160 +EDI: CAPITALONE.COM Aug 09 2018 03:08:00 Capital One Bank, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 515722072 +E-mail/Text: bankruptcy@cavps.com Aug 08 2018 23:34:36 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 515519162 +EDI: CITICORP.COM Aug 09 2018 03:08:00 Citi Cards/Citi Bank, P.O. Box 6241,
 Sioux Falls, SD 57117-6241
 515536398 EDI: DISCOVER.COM Aug 09 2018 03:08:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 515764465 EDI: PRA.COM Aug 09 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Whitehall,
 POB 41067, Norfolk VA 23541
 515519170 +EDI: RMSC.COM Aug 09 2018 03:08:00 Synchrony Bank, Whitehall, P.O. Box 965036,
 Orlando, FL 32896-5036
 516868759 EDI: ECAST.COM Aug 09 2018 03:08:00 eCAST Settlement Corporation, PO Box 29262,
 New York NY 10087-9262
 515638464 EDI: ECAST.COM Aug 09 2018 03:08:00 eCAST Settlement Corporation, assignee,
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515519155* +Bank of America, 1800 Tapo Canyon Road, Simi Valley, CA 93063-6712
 515519165* +Everhome Mortgage Co., 301 W. Bay Street, Jacksonville, FL 32202-5103
 515911272* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,
 Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 515519166 ##+First Step Group, 6300 Shingle Creek Pkwy., Suite 220, Brooklyn Center, MN 55430-2162
 TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Nationstar Mortgage LLC NJECFMAIL@mw-c-law.com,
nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor EverBank NJECFMAIL@mw-c-law.com,
nj-ecfmail@ecf.courtdrive.com
Brian E Caine on behalf of Creditor BANK OF AMERICA, N.A. bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Celine P. Derkrikorian on behalf of Creditor Nationstar Mortgage LLC njecfmail@mw-c-law.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph T. Margrabia on behalf of Debtor Mark Darrin Nelson jmargrabia@comcast.net
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 9